

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: JAMES K. THATCHER	§	Case No. 18-bk-15901
CLARE E. THATCHER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/07/2018.
- 2) The plan was confirmed on 04/30/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/09/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,126.52.
- 10) Amount of unsecured claims discharged without full payment: \$186,338.74.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 7,920.00	
Less amount refunded to debtor(s)	\$ 36.00	
<b>NET RECEIPTS</b>		<b>\$ 7,884.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,140.10	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 634.26	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,774.36</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PATRICIA M. MAYER, ESQUIRE	Lgl	4,000.00	NA	NA	2,140.10	0.00
HYUNDAI MOTOR FINANCE	Uns	436.00	436.00	436.00	12.51	0.00
DISCOVER FINANCIAL SVCS	Uns	5,837.00	5,924.56	5,924.56	169.94	0.00
DISCOVER FINANCIAL SVCS	Uns	1,533.00	1,574.94	1,574.94	45.18	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	4,281.59	4,281.59	122.82	0.00
TOYOTA MOTOR CREDIT CORP	Uns	0.00	5,698.08	5,698.08	163.44	0.00
MERRICK BANK	Uns	0.00	1,438.19	1,438.19	41.26	0.00
MERRICK BANK	Uns	0.00	688.19	688.19	19.74	0.00
PORTFOLIO RECOVERY	Uns	0.00	786.52	786.52	22.56	0.00
CAPITAL ONE BANK	Uns	3,369.00	3,369.18	3,369.18	96.64	0.00
CAPITAL ONE BANK	Uns	3,251.00	3,251.81	3,251.81	93.27	0.00
CAPITAL ONE BANK	Uns	0.00	1,564.20	1,564.20	44.87	0.00
CAPITAL ONE BANK	Uns	2,823.00	2,823.67	2,823.67	81.00	0.00
GINNY'S C/O	Uns	862.43	862.43	862.43	24.74	0.00
PATRICIA M. MAYER, ESQUIRE	Lgl	0.00	0.00	0.00	0.00	0.00
TD RETAIL CARD SERVICES C/O	Sec	7,796.25	1,081.00	1,081.00	1,081.00	0.00
TD RETAIL CARD SERVICES C/O	Uns	0.00	6,715.25	6,715.25	192.62	0.00
CAPITAL ONE	Uns	768.00	822.43	822.43	23.59	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AT&T MOBILITY	Uns	1,134.98	2,800.82	2,800.82	80.33	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	431.00	528.69	528.69	15.16	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	500.00	587.70	587.70	16.86	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	335.00	422.52	422.52	12.12	0.00
AMERICAN HERITAGE FEDERAL	Sec	26,853.80	27,337.71	807.26	807.26	0.00
TOYOTA MOTOR CREDIT CORP	Uns	2,266.97	2,266.97	2,266.97	65.02	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,662.74	1,662.74	47.69	0.00
LVNV FUNDING	Uns	0.00	520.22	520.22	14.92	0.00
US ASSET MANAGEMENT	Uns	0.00	254.72	254.72	7.31	0.00
MARINER FINANCE LLC	Uns	0.00	2,898.42	2,898.42	83.14	0.00
PORTFOLIO RECOVERY ASSO	Uns	333.00	378.54	378.54	10.86	0.00
PORTFOLIO RECOVERY ASSO	Uns	251.00	295.40	295.40	8.48	0.00
PORTFOLIO RECOVERY ASSO	Uns	4,506.00	4,506.48	4,506.48	129.26	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	604.00	604.00	17.33	0.00
DEPARTMENT STORE NATIONAL	Uns	758.00	815.04	815.04	23.38	0.00
DEPARTMENT STORE NATIONAL	Uns	938.00	938.42	938.42	26.92	0.00
PNC BANK	Sec	22,609.58	22,673.93	356.45	356.45	0.00
TD BANK USA N.A.	Uns	0.00	329.22	329.22	9.44	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	39,831.95	39,831.95	1,142.53	0.00
BRISTOL EMERGENCY PHYSICIANS	Uns	1,624.00	NA	NA	0.00	0.00
FEDLOAN	Uns	7,119.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	1,000.00	NA	NA	0.00	0.00
METLIFE DISABILITY	Uns	18,643.71	NA	NA	0.00	0.00
TARGET	Uns	377.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	3,027.00	NA	NA	0.00	0.00
CAPITALONE BANK (USA) NA	Uns	1,531.00	NA	NA	0.00	0.00
CAPITAL ONE/NEIMAN	Uns	1,662.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	475.00	NA	NA	0.00	0.00
FED/LOAN SERVICING	Uns	3,740.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Uns	11,325.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	26,835.00	NA	NA	0.00	0.00
FINGERHUT	Uns	378.00	NA	NA	0.00	0.00
FORTIVA MCT/TBOM	Uns	737.00	NA	NA	0.00	0.00
MARINER FIINANCE	Uns	2,701.24	NA	NA	0.00	0.00
MERRICK BANK	Uns	1,648.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MERRICK BANK	Uns	268.00	NA	NA	0.00	0.00
PECO	Uns	1,739.83	NA	NA	0.00	0.00
WELLS FARGO BANK N.A.	Uns	4,494.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,163.71	\$ 1,163.71	\$ 0.00
All Other Secured	\$ 1,081.00	\$ 1,081.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 2,244.71	\$ 2,244.71	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 99,878.89	\$ 2,864.93	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 2,774.36	
Disbursements to Creditors	\$ 5,109.64	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,884.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/14/2022

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.